Certificate Number: 05781-PAE-DE-031896024

Bankruptcy Case Number: 18-14352



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 12, 2018, at 4:29 o'clock PM PST, Dianne Conrad completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 12, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President